

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ELVIRA B BOYD

Debtor(s)

Case No. 15-11419

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/30/2015.
- 2) The plan was confirmed on 07/28/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/16/2017.
- 6) Number of months from filing to last payment: 24.
- 7) Number of months case was pending: 28.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$13,638.00
Less amount refunded to debtor \$47.02

NET RECEIPTS: \$13,590.98

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$4,000.00
Court Costs \$0.00
Trustee Expenses & Compensation \$579.20
Other \$164.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,743.20

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLSATAE INSURANCE COMPANY	Unsecured	89.00	NA	NA	0.00	0.00
ALLY FINANCIAL	Unsecured	8,350.00	8,350.32	8,350.32	1,224.54	0.00
CAPITAL ONE BANK USA	Unsecured	0.00	745.18	745.18	109.29	0.00
CERASTES LLC	Unsecured	527.00	573.11	573.11	57.31	0.00
CHICAGO DEPT OF REVENUE	Secured	1,328.00	NA	1,328.00	856.99	51.09
CITY OF CHICAGO	Unsecured	1,705.99	NA	NA	0.00	0.00
CITY OF CHICAGO	Unsecured	140.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	350.00	308.66	16.38	16.38	0.00
COMMONWEALTH EDISON	Unsecured	NA	293.28	293.28	29.33	0.00
COOK COUNTY TREASURER	Secured	NA	1,360.44	1,360.44	0.00	0.00
COOK COUNTY TREASURER	Unsecured	NA	NA	1,360.44	199.51	0.00
CREDIT FIRST	Unsecured	1,074.00	1,074.28	1,074.28	157.53	0.00
CREDIT FIRST	Unsecured	926.00	926.16	926.16	135.82	0.00
MOUNT SINANI HOSPITAL	Unsecured	153.00	NA	NA	0.00	0.00
ONEWEST BANK FSB	Unsecured	2,644.38	NA	NA	0.00	0.00
ONEWEST BANK FSB	Secured	205,000.00	208,411.60	208,411.60	0.00	0.00
PAYDAY LOAN STORE	Unsecured	786.38	664.79	664.79	83.85	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	586.00	731.05	731.05	107.21	0.00
PRA RECEIVABLES MGMT	Unsecured	369.00	351.71	351.71	35.17	0.00
QUANTUM3 GROUP LLC	Unsecured	631.00	680.40	680.40	85.82	0.00
QUANTUM3 GROUP LLC	Unsecured	484.00	498.63	498.63	49.86	0.00
QUANTUM3 GROUP LLC	Secured	11,225.00	0.00	0.00	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	2,773.00	5,254.80	5,254.80	770.59	0.00
STERLING JEWELERS INC DBA KAY	Unsecured	2,130.00	NA	2,157.06	316.33	0.00
STERLING JEWELERS INC DBA KAY	Secured	NA	2,157.06	2,157.06	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	1,380.69	2,171.91	2,171.91	318.50	0.00
TOYOTA MOTOR CREDIT CO	Secured	19,525.00	24,625.31	3,608.96	3,608.96	633.70
TOYOTA MOTOR CREDIT CO	Unsecured	5,123.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$208,411.60	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$3,608.96	\$3,608.96	\$633.70
All Other Secured	\$4,845.50	\$856.99	\$51.09
TOTAL SECURED:	\$216,866.06	\$4,465.95	\$684.79
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$25,849.50	\$3,697.04	\$0.00

Disbursements:	
Expenses of Administration	<u>\$4,743.20</u>
Disbursements to Creditors	<u>\$8,847.78</u>
TOTAL DISBURSEMENTS :	<u>\$13,590.98</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/02/2017

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.